

Health Benefits

For Blind and Partially Sighted People 2009/2010

This fact sheet tells you how to claim health benefits. It is useful for severely sight impaired (blind) and sight impaired (partially sighted) people and those individuals and organisations which support them.

Under the National Health Service (NHS) health care is generally free; however, charges can be made for the following:

- Sight tests
- Glasses and contact lenses
- Dental treatment
- Prescription charges
- Fares to hospital

You can get these things free or be given help towards the costs if you are on a low income or receiving a qualifying benefit (see below).

Who qualifies for help?

You automatically qualify for all health benefits if you or your partner receive any of the below qualifying benefits:

- Guarantee credit in Pension Credit
- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Child Tax Credit or Working Tax Credit or both, if your award includes a disability or severe disability element, and your gross income is no more than £15,276 per year



Action for blind people

- you can also qualify if you are a permanent resident in a care home and your home is being partly or wholly funded by a local authority.

If you (or your partner) are in receipt of any one of the above then you qualify for all health benefits including free sight tests, vouchers for glasses or contact lenses, free prescriptions, free dental treatment and help with travel to hospital. You should tell the optician, pharmacist, dentist or hospital about the qualifying benefit you are getting and show them evidence if possible (e.g. a letter from the Department for Work and Pensions confirming that you are entitled to benefit).

If you are in receipt of Tax Credits and qualify for help with NHS health costs, the Prescription Pricing Authority (PPA) will send you an exemption certificate. The certificate will only be sent out once the PPA receives the relevant information from HM Revenue and Customs. If you have not received your certificate, but need NHS treatment, you can use your Tax Credit award notice as evidence of entitlement until your certificate arrives.

If you have a war disability pension, and need treatment because of the disability for which you receive the pension, you are automatically entitled to health benefits. Contact the Treatment Group, Veterans Agency, Blackpool FY5 3WP, telephone 0800 169 2277.

The Low Income Scheme

If you are not in receipt of one of the qualifying benefits listed above but have a low income you can get full or partial help with NHS costs through this scheme.

The amount of assistance given is worked out by comparing your requirements with your income. You will get full help (e.g. the maximum voucher value for your glasses) if your income exceeds your requirements by no more than 50 percent of the health cost.

To get help under the low income scheme, you (and your partner) must not have capital/savings of:

- more than £16,000; **or**
- more than £22,250 if you are living permanently in residential or nursing care.

If your income exceeds your requirements by more than 50 percent of the health cost you may only be entitled to partial help. However, this does not apply to prescription charges. If you do not qualify for full help with prescriptions you will not get any help with them from the low income scheme.

If you are entitled to full help you will receive a HC2 (HC2W in Wales) certificate.

If you are entitled to partial help you will receive a HC3 (HC3W in Wales) certificate.

The certificate will state the maximum amount you will have to pay for any one course of health care (for example to have a sight test).

The HC2 and HC3 certificates are normally valid for 12 months. There is no limit to the number of claims you can make, but the amount of help you are entitled to may fluctuate if your financial circumstances change.

How to claim under the Low Income Scheme

Complete form HC1 (HCW1), which you can get from your local Jobcentre Plus office, some GPs, dentists and opticians. Alternatively, you can obtain one from the Prescriptions Pricing Authority on 0845 850 1166, or the Department of Health's 'health literature line' on 0300 123 1002.

Return the completed HC1 to the Health Benefits Division in the envelope supplied.

NHS sight Tests

If **any** of the following criteria apply to you, then you automatically qualify for a free NHS sight test. If you are:

- automatically entitled to health benefits (see section 'Who qualifies for help?' on page 1)
- aged under 16
- aged 60 or over
- registered as severely sight impaired (blind) or sight impaired (partially sighted)
- diagnosed as having diabetes or glaucoma
- aged over 40 and are the parent, brother, sister or child of someone who has been diagnosed with glaucoma
- prescribed complex or powerful lenses with at least one lens which has a power in any one meridian of plus or minus 10 or more dioptres or is a prism-controlled bifocal lens (you will be informed if this applies)
- a patient of the Hospital Eye Service
- aged under 19 and in full-time education
- getting tax credits and in receipt of a tax credit exemption certificate
- entitled to assistance via the low income scheme and have either a HC2 certificate or HC3 certificate
- a permanent resident in a care home that is wholly or partly funded by the local authority
- living in Scotland

NHS Optical Vouchers

NHS optical vouchers help towards the costs of glasses or contact lenses. The

value of the voucher may not cover the full cost for glasses or contact lenses, so you will have to pay the difference. The voucher value will depend upon the type of glasses or contact lenses you need. People who are registered severely sight impaired (blind) or sight impaired (partially sighted) do not automatically receive vouchers towards the cost of glasses or contact lenses.

If you need new glasses because your eyesight has changed, the optometrist (the person who conducts the sight test) will give you a prescription that gives details of the type of glasses you require.

An optical voucher will be awarded if you are **any** of the following:

- automatically entitled to health benefits (see section on 'Who qualifies for help?' page 1)
- entitled to help via the low income scheme and have either a HC2 certificate or HC3 certificate
- aged under 16
- aged under 19 and in full-time education
- getting Tax Credits and in receipt of a Tax Credit exemption certificate
- a permanent resident in a care home which is wholly or partly funded by the local authority
- prescribed complex or powerful lenses with at least one lens which has a power in any one meridian of plus or minus 10 or more dioptres or is a prism-controlled bifocal lens (you will be informed if this applies and the optometrist will mark your prescription accordingly)
- attending a Hospital Eye Service because your glasses need changing frequently (you only have to pay for the first pair and can get help under the voucher scheme if you meet any of the qualifying criteria above).

You may be able to get assistance with the repair or replacement of lost or broken glasses if you are entitled to a voucher and the loss or damage has occurred as a result of your disability. Vouchers are issued by your optician or hospital. You should ask for the voucher and supply evidence that you qualify for help.

Prescriptions Charges

You will qualify for help with prescriptions if you are **any** of the following:

- automatically entitled to health benefits (see section on 'Who qualifies for help?' page 1)
- pregnant or have given birth in the last 12 months
- aged under 16
- aged under 19 and in full-time education
- receiving Tax Credits and in receipt of a Tax Credit exemption certificate

- aged 60 or over
- entitled to assistance via the low income scheme and have either a HC2 certificate or HC3 certificate
- living in Wales
- entitled to an exemption certificate because you have one of the following specified health conditions:
 - a continuing physical disability that prevents you from leaving home without the help of another person;
 - a permanent fistula requiring continuous surgical dressing or an appliance;
 - epilepsy, requiring continuous anti-convulsive therapy
 - diabetes mellitus (except where treatment is by diet alone), myxoedema, hypoparathyroidism, diabetes insipidus or other forms of hypopituitarism, forms of hypoadrenalism (including Addison's disease) for which specific substitution therapy is essential, and myasthenia gravis;

Please note that from April 2009, if you are undergoing treatment for cancer, or the effects of cancer and/or treatment, you will automatically qualify for free prescriptions.

Free prescriptions due to a specified health condition

Action for Blind People believes that blind and partially sighted people should qualify for free prescriptions based on having 'a continuing physical disability which prevents you from leaving your residence without the help of another person'.

National Health Service (CDA) Regs 2000 (7)(1)(e).

Even if you are able to use familiar routes you may need some help. This may be a sighted person to help you cross a road, to avoid everyday obstacles, to find your way in the dark, to read bus numbers or timetables, and so on. The regulations only specify that you should need 'help'.

There is no requirement that this help should take the form of continuous supervision or guidance. Action believes that if you need some help each time you go out you should qualify.

How do I apply?

You can get the application form FP92A (EC92A in Scotland) from your GP, hospital or pharmacist. You have to complete the form, and then ask your GP to sign it to confirm that you fall into an exempt category. Your doctor must be of the opinion that your visual impairment is a 'continuing physical disability' which means that you cannot go out without help.

Your doctor may be reluctant to sign the declaration. To help we have produced a standard letter (see end of fact sheet) that you can take to your doctor. This

explains the mobility problems of visually impaired people. If your doctor refuses outright then you should contact Action's Welfare Rights Service for further advice.

After signing the form FP92A (EC92A in Scotland) your doctor will send it to the NHS Business Services Authority. You will then be issued with an NHS exemption certificate FP92 (EC92 in Scotland). You should take the certificate to the chemist whenever you go to collect your prescriptions.

Pre-Payment Certificate

If you do not qualify for free prescriptions you may be able to reduce the cost of your prescriptions by obtaining a Pre-Payment Certificate (PPC) for either four or 12 months. This is particularly useful if you have a lot of medication to take and you have to pay for your prescriptions.

You can apply on form FP95 (EC95 in Scotland) which is available from pharmacies and some GP surgeries. If you live in England you also have the option to purchase a certificate using a credit or debit card via the PPC order line on 0845 850 00 30, or online at www.ppa.org.uk

Dental Charges

NHS Dental treatment covers the following; extractions, dentures, checkups and fillings. Generally dentists can provide either private dental treatment or NHS dental treatment or a combination of both. To qualify for free dental treatment you must be **any** of the following:

- automatically entitled to health benefits (see section on 'Who qualifies for help?' on page 1)
- pregnant or have given birth in the last 12 months
- aged under 18
- aged under 19 and in full-time education
- a permanent resident in a care home wholly or partly funded by a local authority
- receiving Tax Credits and in receipt of a Tax Credit exemption certificate
- entitled to assistance via the low income scheme and have either a HC2 certificate or HC3 certificate
- living in Scotland (examinations only)
- aged under 25 or over 60 and living in Wales (examinations only)

Should your circumstance change once arrangements have been made for treatment, you will continue to receive free NHS dental treatment.

Fares to Hospital

You may be able to get help with the cost of travel to and from hospital for NHS treatment. If you need someone to travel with you because of your medical

condition, you may also be able to get help with the cost of their travel. The costs covered are for the cheapest method of transport, but, if you are not able to use public transport, you can claim costs for taxis or petrol. You should however make sure you agree this with the hospital first.

Fares can be paid in full if you are automatically entitled to health benefits or if you have a low income scheme HC2 certificate. If you have a HC3 certificate it will let you know how much you are expected to pay towards your travel costs in any one week. If your expenses are higher than this amount, you will receive a refund for the excess.

You will need to keep tickets and receipts if you want to claim your travel costs. Most hospitals have a section or person who deals with travel expense claims e.g. the finance department, cashiers or at reception.

You can get help with fares to hospital if you are **any** of the following:

- automatically entitled to health benefits (see section on 'Who qualifies for help?' on page 1)
- entitled to assistance via the low income scheme and have either a HC2 certificate or HC3 certificate
- aged under 16
- aged under 19 and in full-time education
- getting Tax Credits and in receipt of a Tax Credit exemption certificate
- a permanent resident in a care home that is wholly or partly funded by the local authority

If you are visiting a close relative who is in hospital, and you receive a qualifying benefit such as guarantee credit in Pension Credit, Income Support, Income-related Employment and Support Allowance or Income-based Jobseeker's Allowance, you may be able to get a community care grant from the Social Fund to assist with your travel expenses. Ask your local Jobcentre Plus for application form SF300. For more information see our '**Community Care Grant**' fact sheet.

Healthy Start - food and vitamins

Healthy Start provides free vitamins, and vouchers for specific types of food.

You qualify for Healthy Start food vouchers if you are:

18 or over and pregnant, **or** have a child aged under one year, **and** you are entitled to (or you are a family member of someone who is entitled to) Income Support, Income-related Employment and Support Allowance, Income-based Jobseeker's Allowance, or Child Tax Credit where income does not exceed £16,040 and there is no entitlement to Working Tax Credit. You also qualify if you are under 18 and pregnant, whether or not you qualify for any benefits or Tax Credits.

Note A voucher can also be claimed for any child under four who is a member of the family of someone who is entitled to Income Support, Income-based Jobseekers Allowance, Income-related Employment and Support Allowance or Child Tax Credit where income does not exceed £16,040 and there is no entitlement to Working Tax Credit.

Each week you get one voucher (worth £3.10) for each of your children aged between one and four, two vouchers for each of your children under one (or within one year of their expected date of birth), plus one voucher if you are pregnant. A voucher can be exchanged for any combination of milk, fresh fruit, fresh vegetables and infant formula milk in registered shops. People who qualify for Healthy Start food vouchers also get Healthy Start vitamins.

To claim you can telephone the Healthy Start Issuing Unit on 0845 607 6823. You can also complete the form in the Healthy Start leaflet, HS01, available from maternity clinics and some GP surgeries.

Information about Healthy Start and a downloadable claim form are also available at **www.healthystart.nhs.uk**

The form must be countersigned by a health professional e.g. midwife or health visitor.

How to Claim a Refund for Health Costs

You can apply for a refund within three months if you were entitled to help with health costs at the time when you paid the charges. To claim a refund for prescription costs you need to fill in form FP57 (EC57 in Scotland).

You can claim a refund for other health costs on form HC5, which is available from Jobcentre Plus offices and Post Offices. Remember to enclose the receipt or other proof of payment. Claims can also be made over the phone by contacting the Health Benefits Division on **0845 850 11 66**.

Other sources of help

Many hospitals operate endowment funds, which can be used to assist patients and visitors with travel expenses. You can also contact Social Services for advice.

If you have a child in hospital, your Local Education Authority, or an organisation like the Family Fund, may be able to help.

The Family Fund, PO Box 50, York, YO1 9ZX
Telephone: 01904 621 115
www.familyfundtrust.org.uk

Further information

You can get leaflets about health benefits from your local Jobcentre Plus or the Health Benefits Line on **0845 850 11 66**. To find out more about other benefits you can contact your local advice centre or the Citizens Advice Bureau.

Action for Blind People's Welfare Rights Service can also provide advice:

Action for Blind People
Welfare Rights Service
14 - 16 Verney Road
London SE16 3DZ
National Freephone Helpline: 0800 915 4666
Email: benefit.check@actionforblindpeople.org.uk

You can find all of Action's fact sheets, briefings and checklists on our website at:
www.actionforblindpeople.org.uk/welfare-rights

This is only a brief guide about health benefits for blind and partially sighted people. It is not a complete or exhaustive statement of law.

April 2009

Dear Doctor,

Exemption from NHS Prescription Charges

As you may be aware, people who have a "continuing physical disability which prevents [them] from leaving home without the help of another person" are exempt from NHS prescription charges. **Action for Blind People** and **RNIB** believe that all blind and partially sighted people will require some form of outdoor assistance and should therefore qualify.

Blind and partially sighted people regularly encounter various hazards and obstacles, in both familiar and unfamiliar locations outdoors. These commonly include pillars, posts, parked cars, dustbins, gates open, overhanging branches, other pedestrians, potholes, loose or uneven paving and kerb stones, road works, steps, stairs, and wet road surfaces. Even someone who is proficient in using a long cane or has a guide dog can never anticipate all these hazards. Thus to ensure the safety of a visually impaired person, outdoor guidance and supervision is required.

Blind and partially sighted people usually encounter difficulties crossing roads unassisted. Busy roads are particularly dangerous. It is often difficult to identify oncoming traffic, especially cyclists. It is also difficult for a blind or partially sighted person to judge both the speed of approaching vehicles and whether or not traffic has stopped to let them cross.

All blind and partially sighted people experience problems finding their way from one place to another on their own. Common difficulties are reading maps, bus or train numbers and destinations, public notice boards, timetables, street or shop signs and door numbers. Visually impaired people will have their mobility substantially restricted in the dark. Other lighting conditions can also cause problems such as when it is rainy or overcast, dim artificial light and bright sunlight or glare.

People with visual impairments will usually need another person to provide guidance or supervision, both in unfamiliar areas and in the dark or poor light. Even on familiar routes no-one can ensure that the streets are free from potential hazards and obstacles. We would therefore request that you sign form FP92A (EC92A in Scotland) to confirm that your patient needs outdoor help on account of their disability.

Yours sincerely

Action for Blind People's Welfare Rights Service

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National Freephone Helpline: 0800 915 4666

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